
State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/VDO10001ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT
State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.001 Plan A 2010
Filing Type: Advertisement
Date Submitted: 10/18/2012
SERFF Tr Num: UHLC-128731622
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: VDO10001ST

Implementation
Date Requested:
Author(s): Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton, Lisa Muhammad
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 10/23/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
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Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/VDO10001ST

General Information

Project Name: ADVERTISING Status of Filing in Domicile: Not Filed
Project Number: VDO10001ST Date Approved in Domicile:
Requested Filing Mode: File & Use Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Association Overall Rate Impact:
Filing Status Changed: 10/23/2012
State Status Changed: 10/23/2012 Deemer Date:
Created By: Michelle Ambach Submitted By: Lisa Muhammad
Corresponding Filing Tracking Number: VDO10001ST

Filing Description:

"Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire."

Company and Contact

Filing Contact Information

Cheryl Gomez, Compliance Manager cheryl_l_gomez@uhc.com
680 BLAIR MILL RD 215-902-8452 [Phone]
Horsham, PA 19044

Filing Company Information

UnitedHealthcare Insurance CoCode: 79413 State of Domicile: Connecticut
Company Group Code: 707 Company Type: Life and
185 Asylum Street Group Name: Health
Hartford, CT 06103 FEIN Number: 36-2739571 State ID Number:
(860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50.00 X 2 = \$100.00
Per Company: No

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$100.00	10/18/2012	64041266

SERFF Tracking #:	UHLC-128731622	State Tracking #:		Company Tracking #:	VDO10001ST
State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/23/2012	10/23/2012

State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT		
Project Name/Number:	ADVERTISING/VDO10001ST		

Disposition

Disposition Date: 10/23/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	STATEMENT OF VARIABILITY	Filed-Closed	Yes
Form	VIDEO SCRIPT	Filed-Closed	Yes
Form	VIDEO SCRIPT	Filed-Closed	Yes

State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT		
Project Name/Number:	ADVERTISING/VDO10001ST		

Form Schedule

Lead Form Number: VDO10001ST							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 10/23/2012	VDO10001ST	ADV	VIDEO SCRIPT	Initial:	45.000	Basics of Medicare 10 16 12.pdf
2	Filed-Closed 10/23/2012	VDO10002ST	ADV	VIDEO SCRIPT	Initial:	45.000	Shopping for Med Supp 10 11 12.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

1

Questions?

Medicare

Medicare Supplement Insurance Plans

VDO10001ST

ANNCR: Have questions about Medicare or Medicare Supplement Insurance Plans? Here’s where you can get answers.

2

Answers

Medicare

Medicare Supplement Insurance Plans

This video was created to help give you a clearer understanding on the basics of both.

3

What is Medicare?

What is Medicare?

4

?

Federal Health Insurance Program

It’s a federal health insurance program

5

Federal Health Insurance Program

1. 65 years and over

2. Certain disabilities

3. ESRD

for people 65 and older, people under age 65 with certain disabilities, and anyone with End-Stage Renal Disease.

6

How does Medicare work?

How does Medicare work?

7

Medicare is:

A

Hospital

B

Medical

C

Combo

D

Drugs

Medicare has four parts. Each provides a different type of coverage. There’s Part A, Part B, Part C and Part D.

8

What is Part A?

A

Hospital

B

Medical

C

Combo

D

Drugs

Part A

Part B

Part C

Part D

What is Medicare Part A?

9

A

Hospital

Inpatient hospital care

Skilled nursing facility stays

Hospice care

Home health care

Part A

Part B

Part C

Part D

This is your Hospital insurance. It helps cover inpatient hospital care, along with skilled nursing facility stays, hospice, and home health care services.

10

Automatically at age 65

A

Hospital

Part A

Part B

Part C

Part D

Most people get Part A automatically when they turn 65.

11

Automatically at age 65

Usually no monthly premium

A

Hospital

You pay

Deductibles

Co-payments

Co-insurance

Part A

Part B

Part C

Part D

There’s usually no monthly premium, but you will be responsible for deductibles, co-payments, and co-insurance.

12

What is Part B?

A

Hospital

B

Medical

C

Combo

D

Drugs

Part A

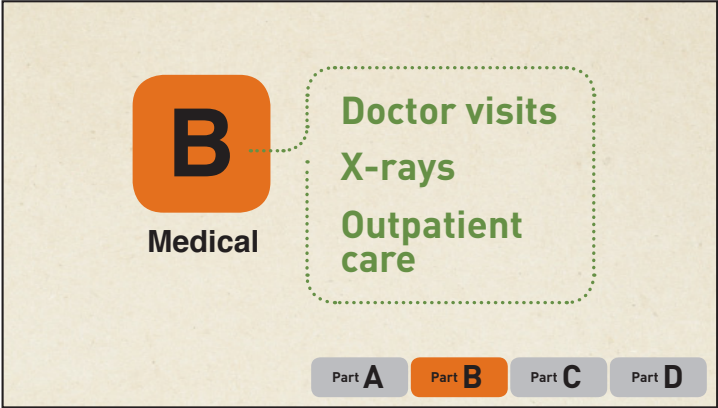
Part B

Part C

Part D

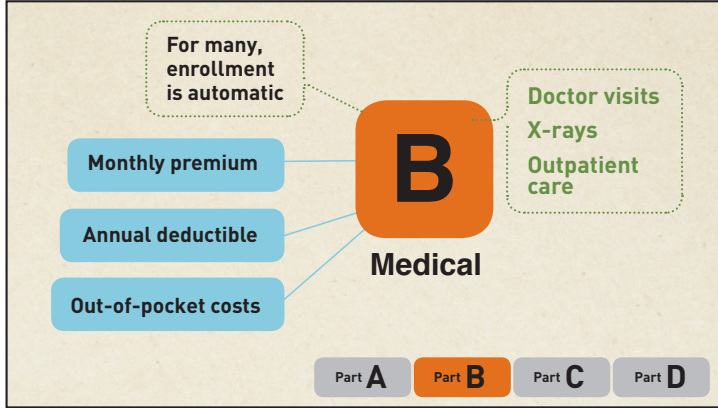
What is Medicare Part B?

13



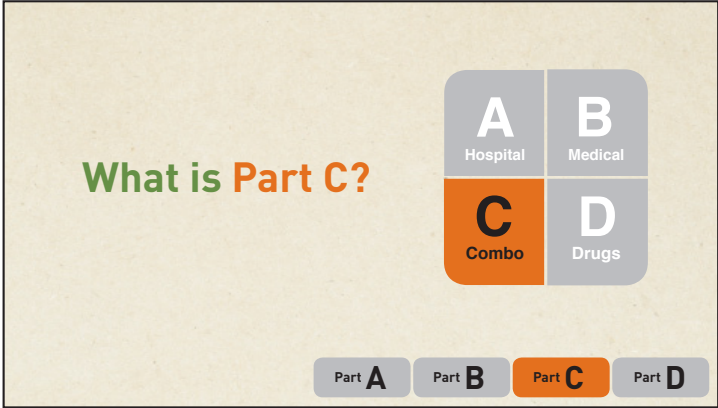
This is your Medical insurance. It helps cover things like doctor visits, X-rays, outpatient care, and more.

14



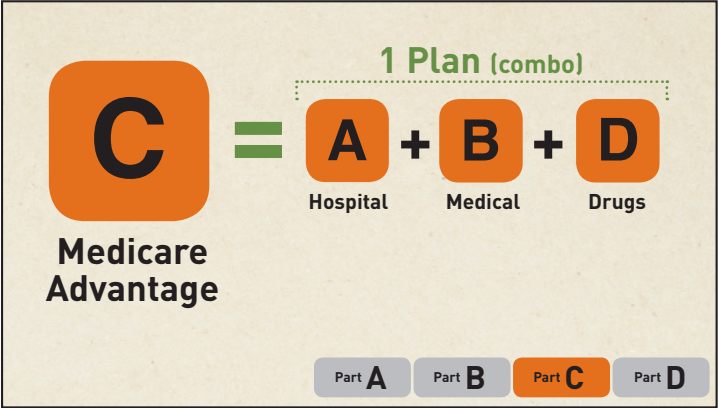
For many people, enrollment in Part B is automatic. The monthly premium is deducted from your social security check. It also requires you to pay an annual deductible and any remaining out-of-pocket costs.

15



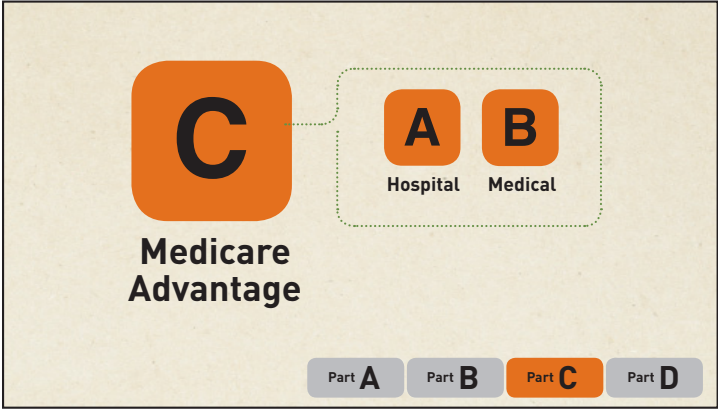
What is Medicare Part C?

16



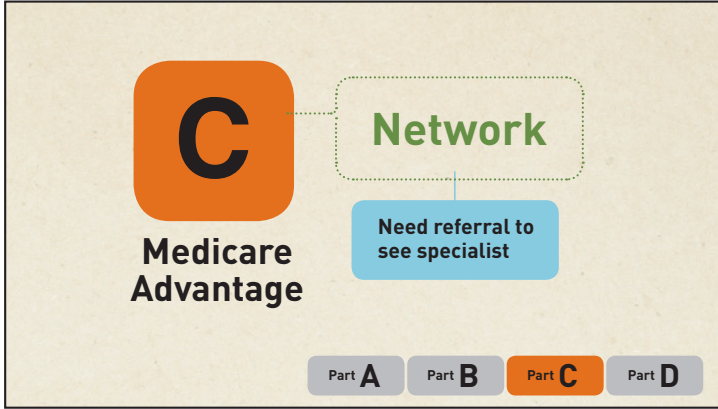
Also known as Medicare Advantage, it combines the benefits for hospital costs, doctor visits, outpatient care, and often Part D prescription drug insurance, into one plan.

17



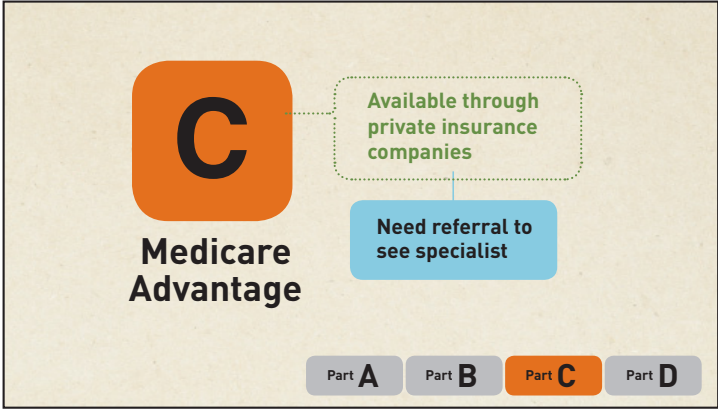
Typically, the hospitals and doctors you visit

18



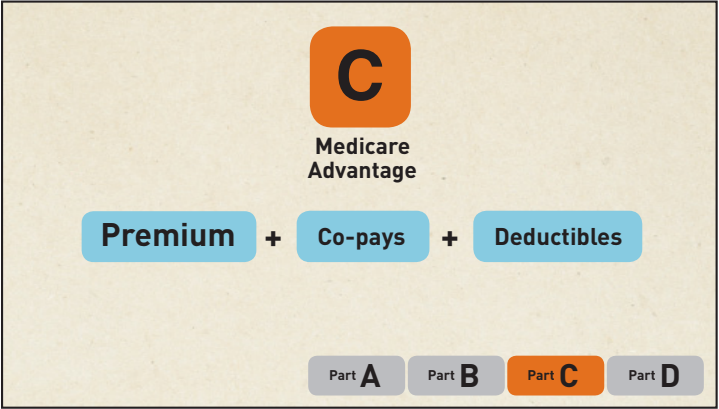
may be part of a network. And if you want to see a specialist, you'll likely need a referral.

19



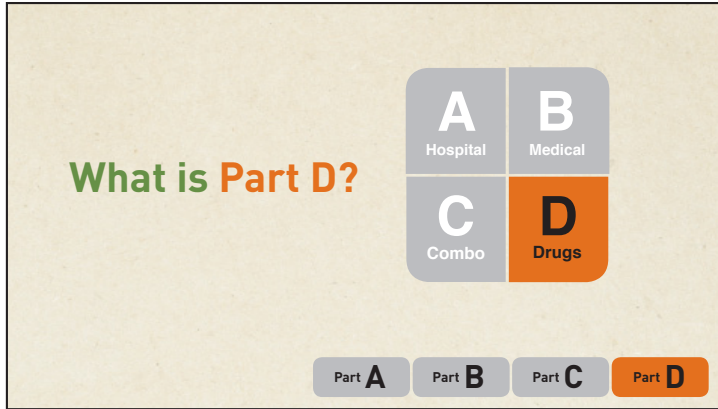
Medicare Advantage plans are available through Medicare-approved private insurance companies.

20



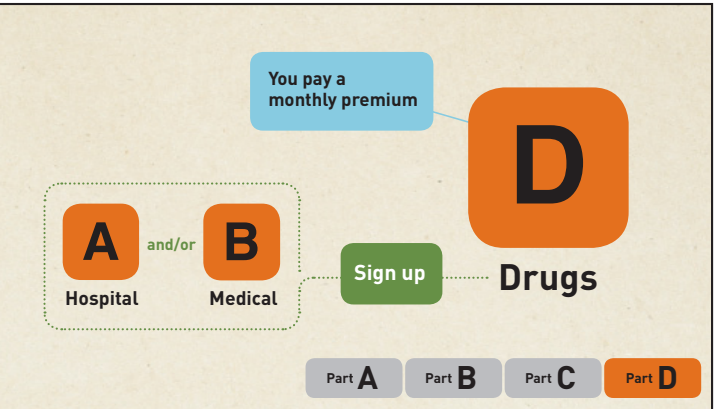
With your Medicare Advantage plan, you may need to pay a premium, plus any co-pays or deductibles.

21



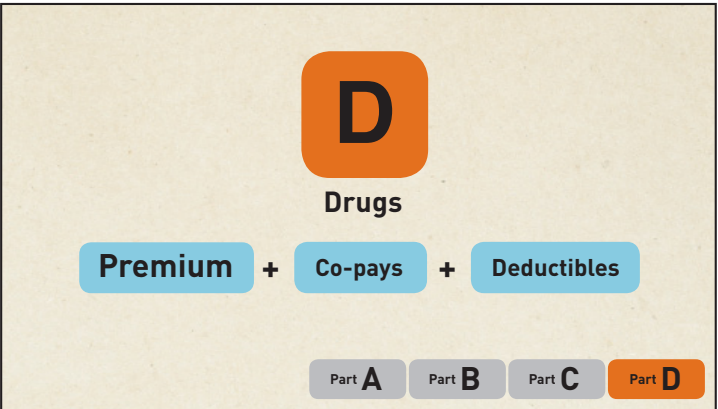
What is Medicare Part D?

22



This is your Prescription Drug Insurance. Part D was created to help with prescription drug out-of-pocket expenses and is available through Medicare-approved private insurance companies. To enroll, you need to already have Part A and/or Part B.

23



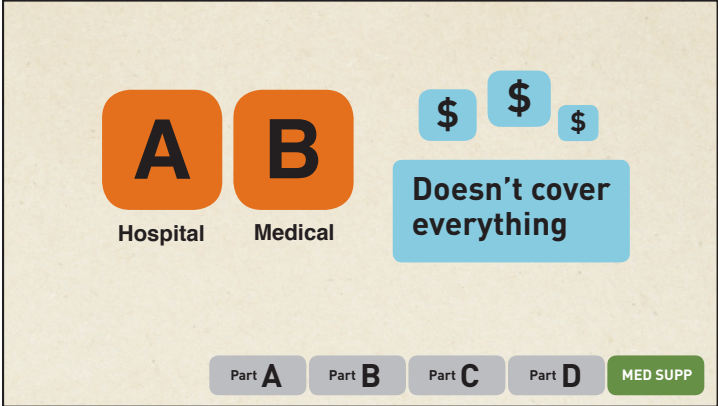
The drug benefits you choose varies from plan to plan. With Part D you'll also have to pay a monthly premium, and any other out-of-pocket expenses such as deductibles and co-pays.

24



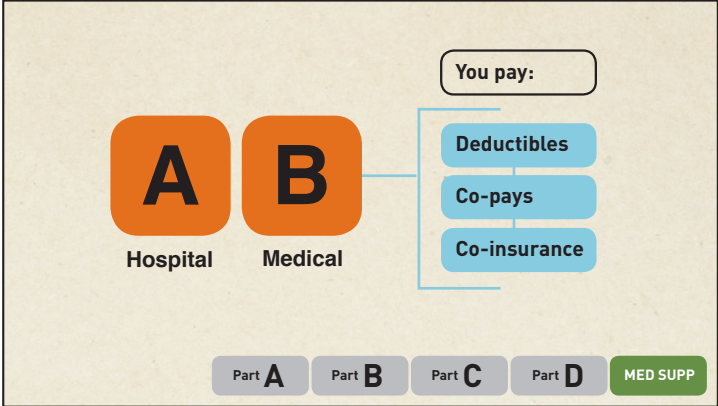
Does Medicare cover everything?

25



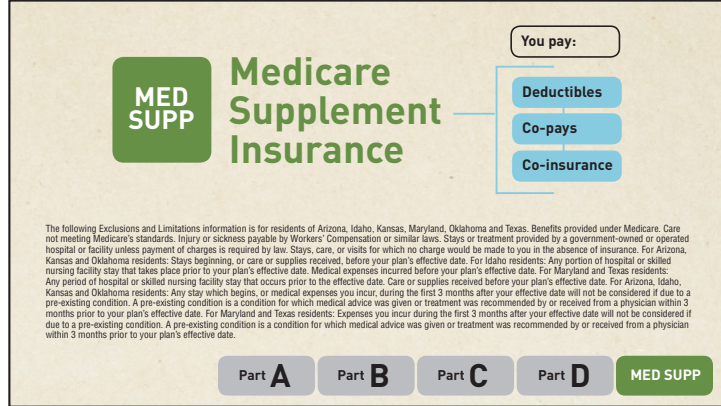
Medicare Parts A and B work together to provide good medical coverage, yet they don't cover everything.

26



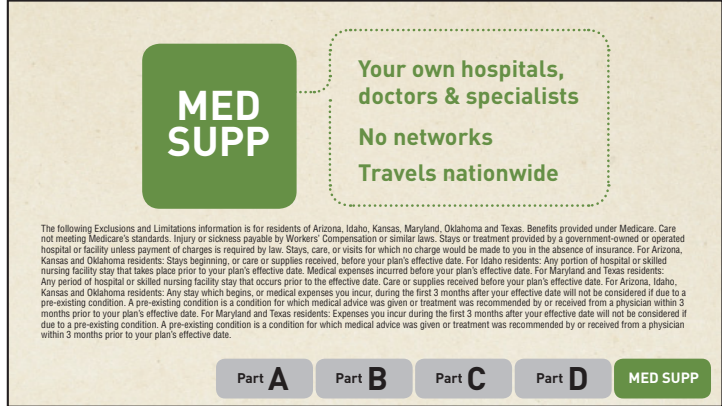
The rest, which includes things like deductibles, co-pays, and co-insurance, is up to you.

27



Enrolling in a standardized Medicare Supplement insurance plan can help you cover some of these costs.

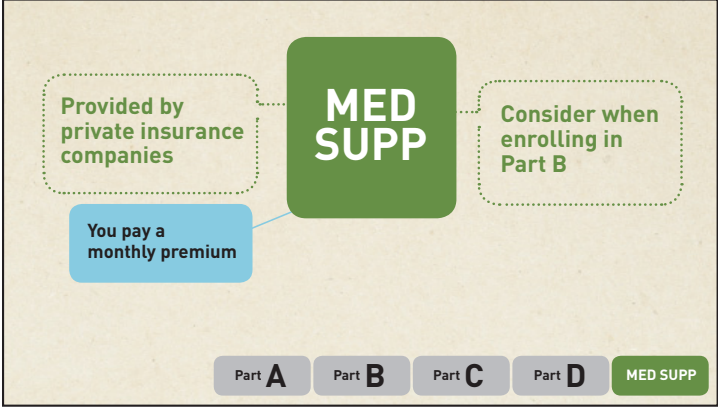
28



These plans can let you keep your own hospitals, doctors, and specialists as long as they accept Medicare patients. There are no networks, and a Medicare Supplement plan travels with you anywhere in the United States.

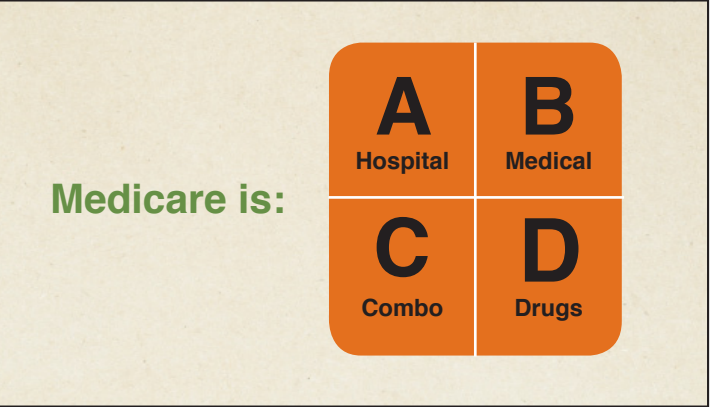
FRAME 27 & 28 LEGAL PRINTED LARGE ON PAGE 5

29



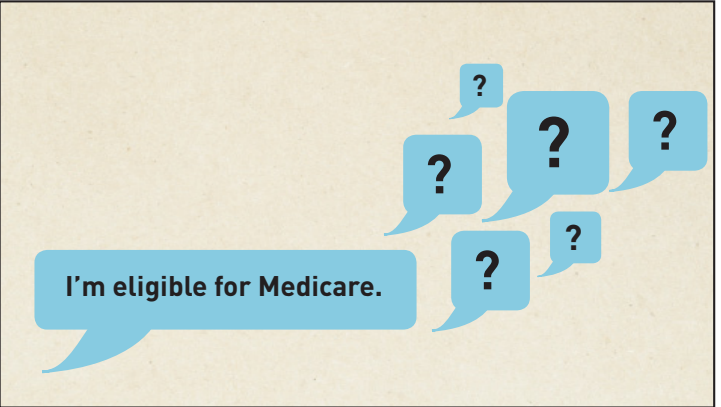
You can get these plans through private insurance companies, and you will need to pay a monthly premium and some out-of-pocket expenses. When you enroll in Part B, that may be a good time to consider a Medicare Supplement plan.

30



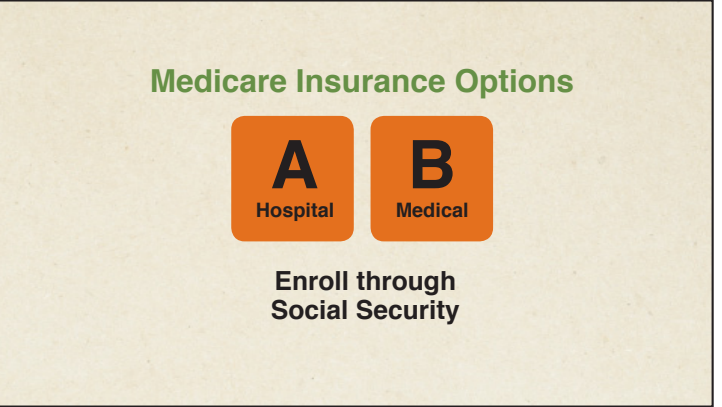
To recap, Medicare Part A is hospital insurance. Part B is medical insurance. Part C is a combination of the benefits provided by Parts A and B. And Part D is drug insurance.

31



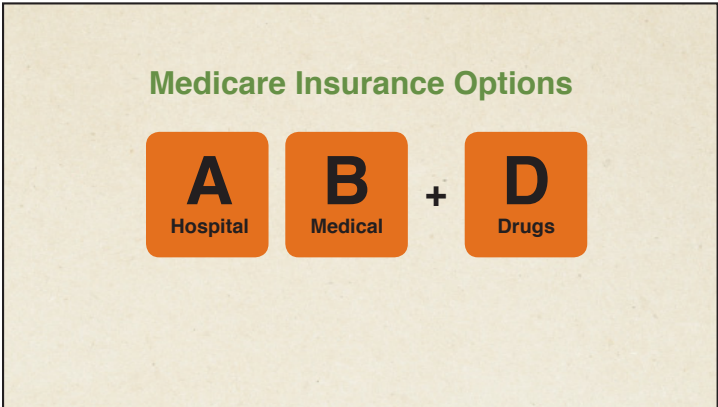
So how do you decide what coverage to get? Because everyone's situation is different, there is no one right answer. That's why there are lots of options. Here are just a few.

32



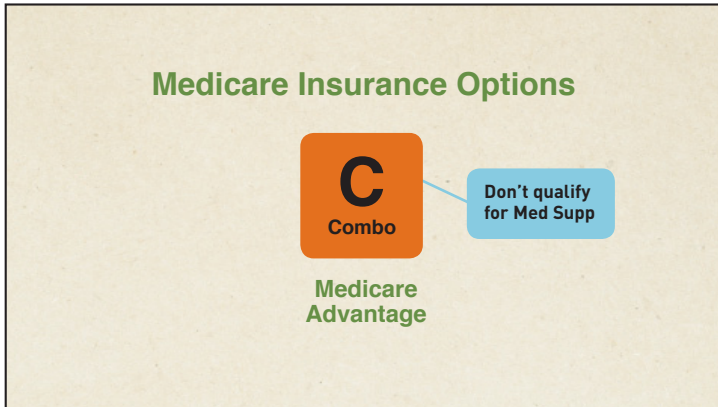
One option is enrolling in Parts A and B through Social Security.

33



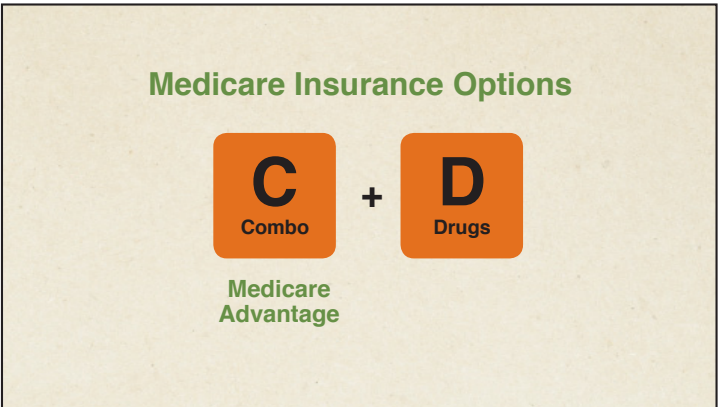
You can also add Part D to this to help cover prescription drug costs.

34



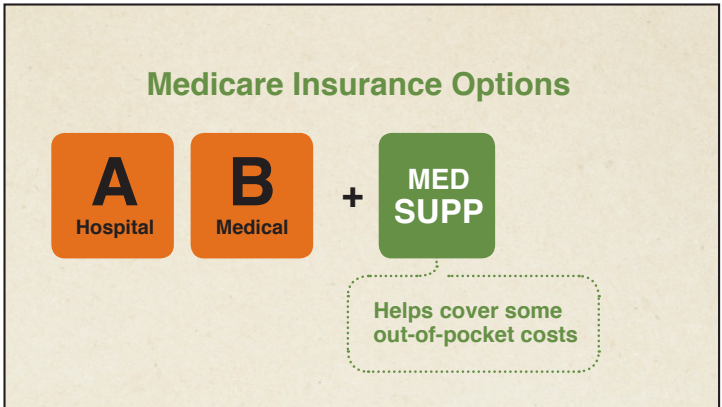
Or, you can enroll in Part C, called Medicare Advantage, which combines the benefits of Parts A and B. You don't qualify for Medicare Supplement insurance if you choose Part C.

35



If it's not already included in your Part C coverage, certain Medicare Advantage plans will allow you to add a stand alone Part D prescription drug plan.

36



Or, in addition to your Parts A and B, you could enroll in a Medicare Supplement Insurance plan, which could help cover some out-of-pocket costs.

Medicare Insurance Options

A
Hospital

B
Medical

+

D
Drugs

+

MED
SUPP

Helps cover some out-of-pocket costs

You can add a Part D plan to this scenario.

Questions?

Medicare

Medicare Supplement Insurance Plans

By now, we hope you feel pretty confident in the basics of Medicare and Medicare Supplement Insurance.

Learn more at

[www.GoLong.com/learn-about-medicare.html]
[www.Medicare.gov]

[1-800-317-8152*]

*Call a licensed insurance agent/producer at [1-800-317-8152] for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

To learn more, visit [Medicare.gov.]

ALT VERSION: To learn more, visit [www.GoLong.com/learn-about-medicare.html] or call [1-800-317-8152] to request a free guide.

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FRAME 39 & 40 LEGAL PRINTED LARGE ON PAGE 5 (NEXT PAGE)

[GoLong.com]

AARP Medicare Supplement Plans
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When you're going the distance,

[GoLong.com]

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it's nice to have the expertise and commitment

[GoLong.com]

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VDO10001ST

to go long with you. Go Long.

SUPER CODE:

VDO10001ST

FRAME 27-28 LEGAL: (Use the typeface Helvetica Medium Condensed)

The following Exclusions and Limitations information is for residents of Arizona, Idaho, Kansas, Maryland, Oklahoma and Texas. Benefits provided under Medicare. Care not meeting Medicare’s standards. Injury or sickness payable by Workers’ Compensation or similar laws. Stays or treatment provided by a government-owned or operated hospital or facility unless payment of charges is required by law. Stays, care, or visits for which no charge would be made to you in the absence of insurance. For Arizona, Kansas and Oklahoma residents: Stays beginning, or care or supplies received, before your plan’s effective date. For Idaho residents: Any portion of hospital or skilled nursing facility stay that takes place prior to your plan’s effective date. Medical expenses incurred before your plan’s effective date. For Maryland and Texas residents: Any period of hospital or skilled nursing facility stay that occurs prior to the effective date. Care or supplies received before your plan’s effective date. For Arizona, Idaho, Kansas and Oklahoma residents: Any stay which begins, or medical expenses you incur, during the first 3 months after your effective date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan’s effective date. For Maryland and Texas residents: Expenses you incur during the first 3 months after your effective date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan’s effective date.

FRAME 39 LEGAL: (Use the typeface Helvetica Medium/Bold Condensed)

*Call a licensed insurance agent/producer at [1-800-317-8152] for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

FRAME 40 LEGAL: (Use the typeface Helvetica Medium/Bold Condensed)
First section is larger font size - also note Medium and Bold sections

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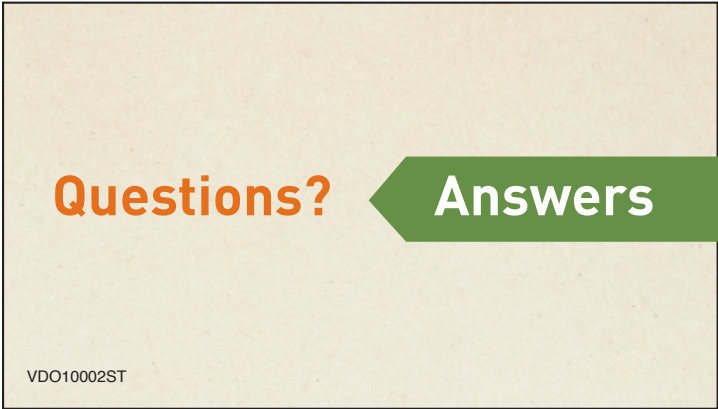
Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End Stage Renal Disease.

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1



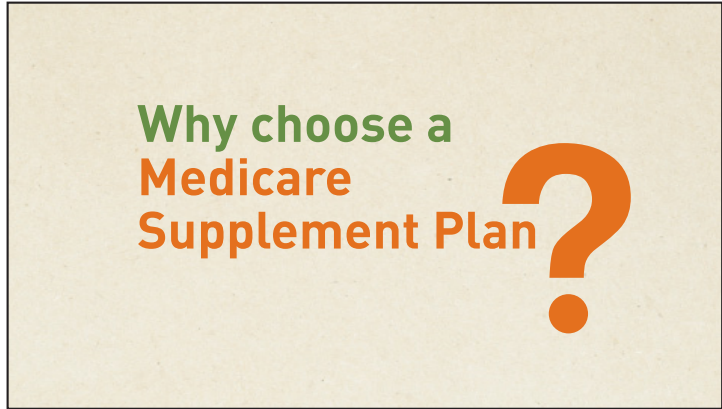
ANNCR: Have questions about Medicare Supplement Insurance Plans? Here's where you can get answers. This video was created to help

2



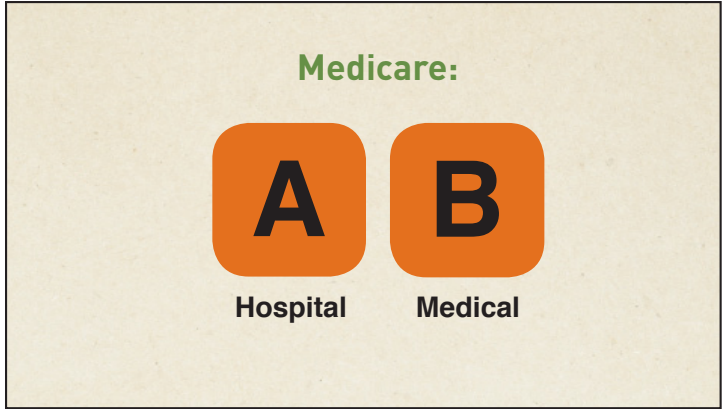
give you a clearer understanding of Medicare Supplement Insurance Plans.

3



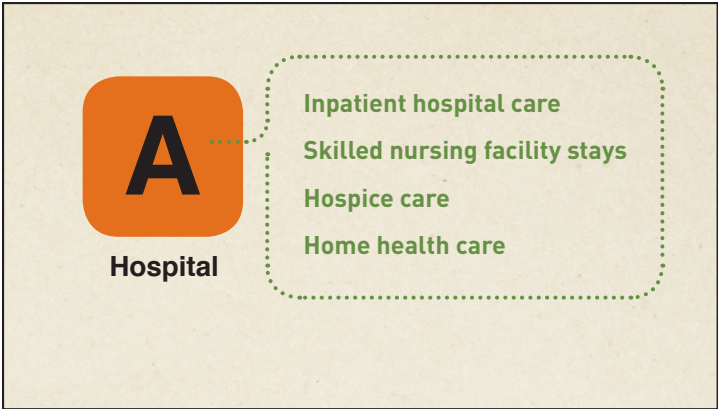
Why choose a Medicare Supplement Plan?

4



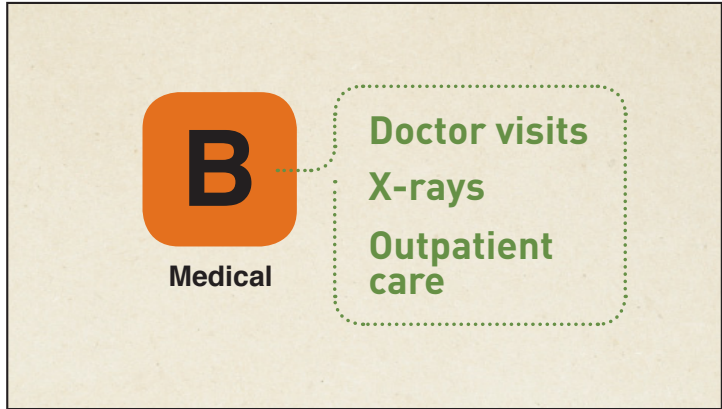
First let's have a quick review of Medicare Part A and Part B.

5



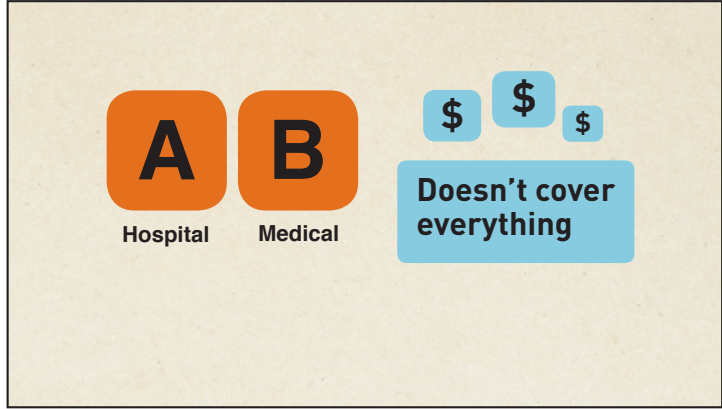
Medicare Part A is your Hospital insurance. It helps cover inpatient hospital care, along with skilled nursing facility stays, hospice, and home health care services.

6



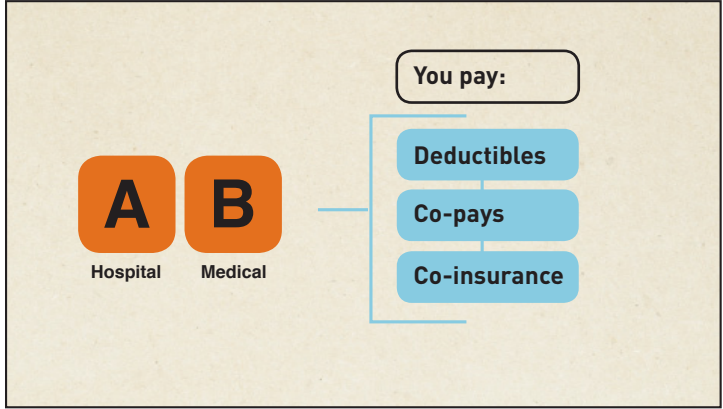
Medicare Part B is your Medical insurance. It helps cover things like doctor visits, X-rays, outpatient care, and more.

7



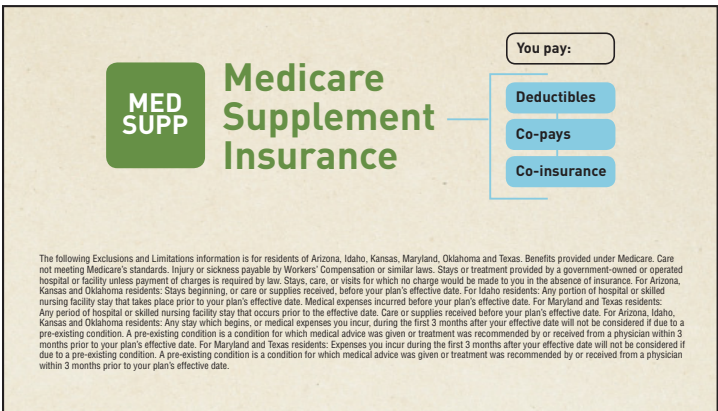
However, Medicare Parts A and B don't cover everything.

8



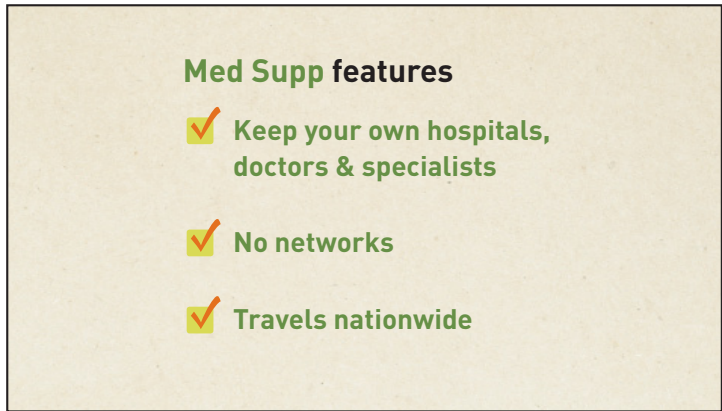
The rest, which includes things like deductibles, co-pays, and co-insurance, is up to you.

9



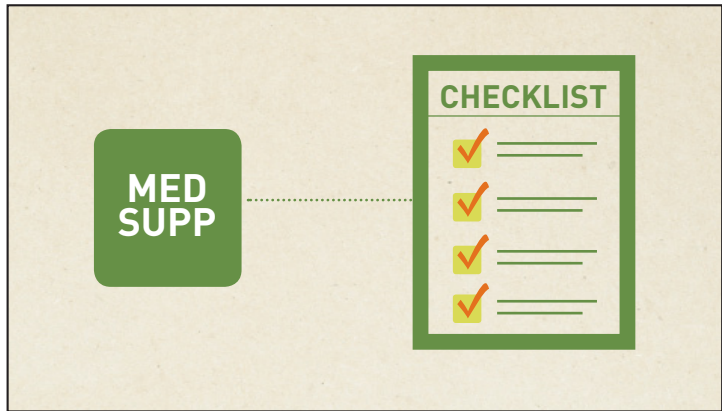
That's why you may consider a Medicare Supplement Insurance Plan. These plans can help pay for some of these remaining expenses.

10



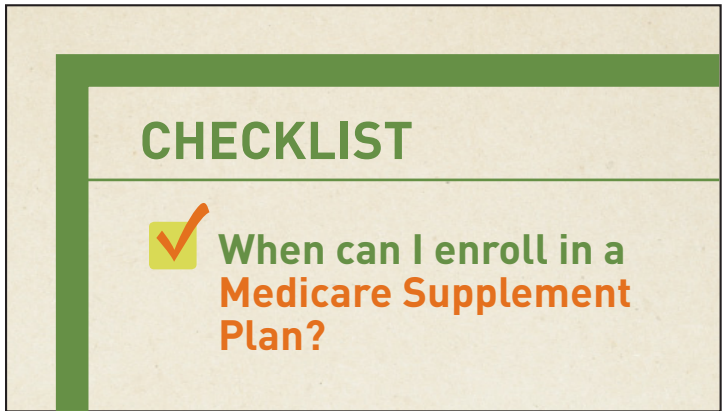
Medicare Supplement plans also let you keep your own hospitals, doctors and specialists as long as they accept Medicare patients. Plus your plan travels with you anywhere in the United States.

11



Now, before choosing a Medicare Supplement Plan, here's a checklist of important questions you may want to ask. The answers will help guide you through the process.

12



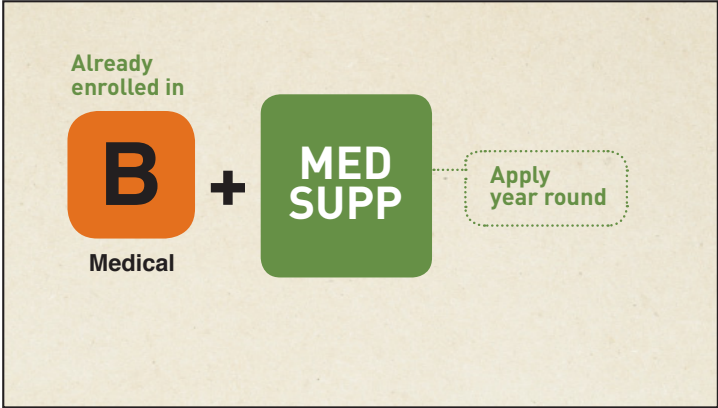
When can I enroll in a Medicare Supplement plan?

13



You may want to consider a Medicare supplement plan when you first enroll in Part B.

14



If you already have Part B, you can apply anytime throughout the year if eligible.

15



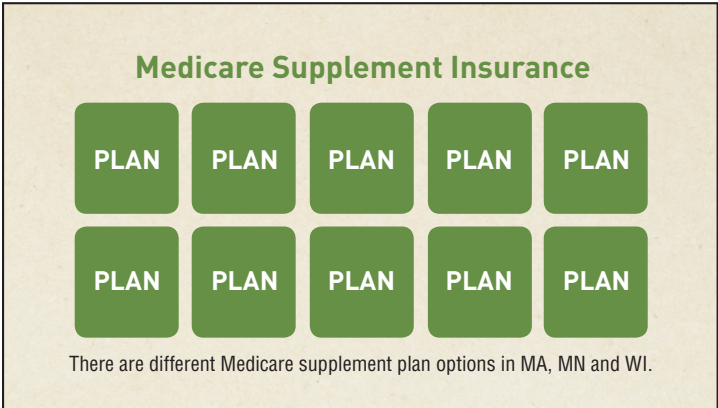
These plans are available through private insurance companies.

16



How much Medicare Supplement coverage do I need?

17



Because everyone's situation is different, there are a variety of standardized Medicare supplement plans available to choose from.

18



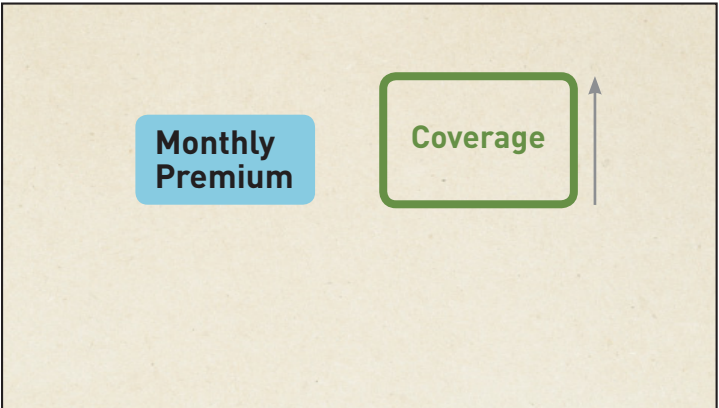
Each plan provides different benefits. So comparing Medicare Supplement plans is an important step before deciding which one is right for you.

19



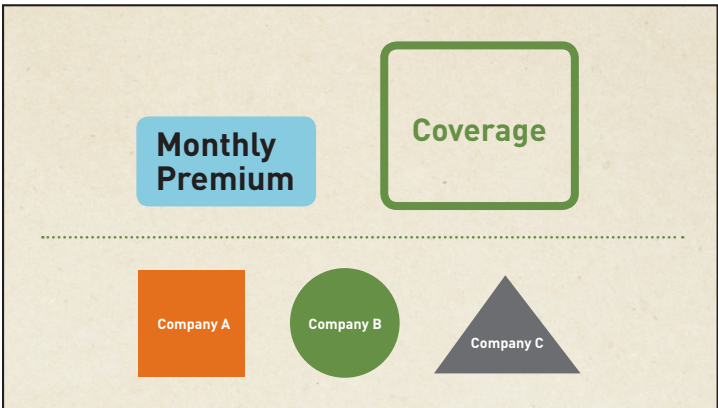
How much does Medicare Supplement Insurance cost?

20



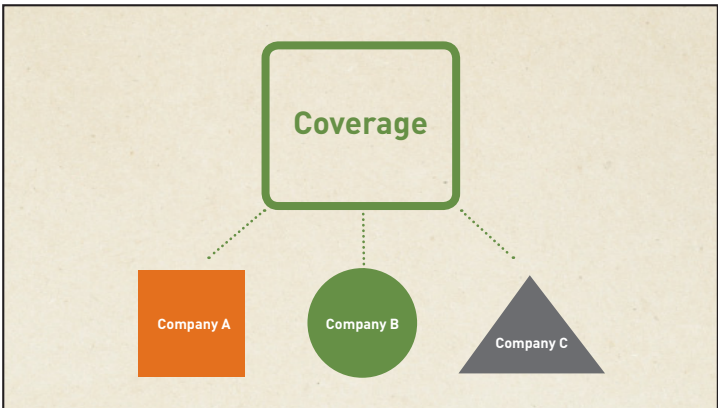
The monthly premium for your plan will vary, and may be based on how much coverage you want and

21



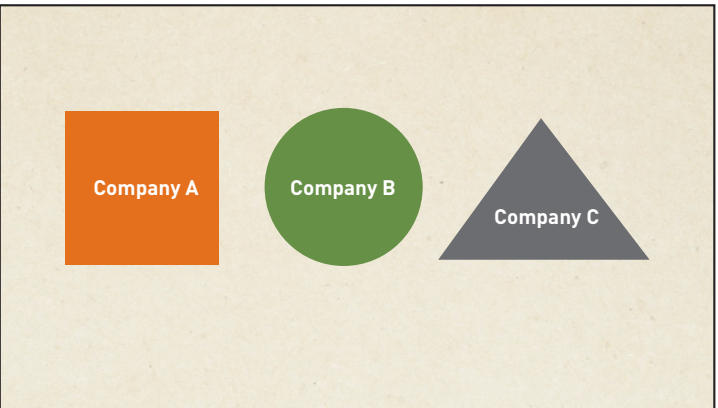
which insurance company you choose.

22



So when looking at different companies, be sure to compare the cost of plans with the same type of coverage.

23



Now, it is equally important to select the right company when choosing a Medicare Supplement plan. To help you with that, here are some questions to ask...

24



Is the insurer reputable and financially stable?

25



To find out the financial stability of a company, you can check online with an independent rating company, like A.M. Best.

26



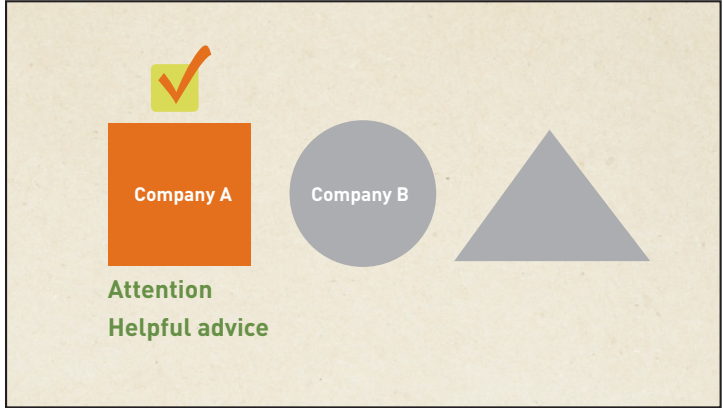
You'll also find great value in personal experience. Talk to trusted friends and family members with Medicare Supplement plans, and hear what works for them.

27



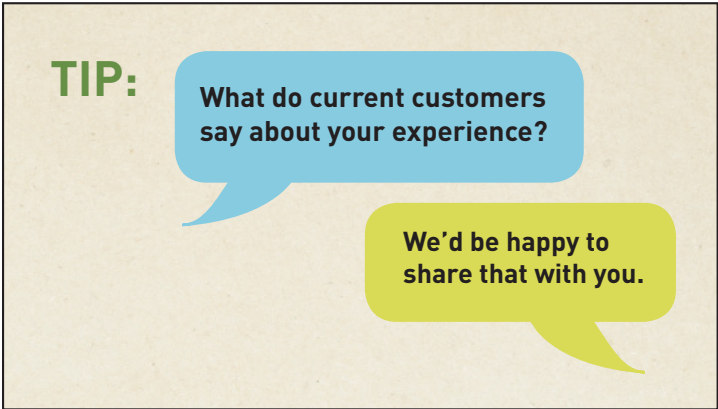
What kind of customer service can I expect?

28



All things being equal, personal attention and helpful advice can make all the difference. Make sure the company you choose is committed to giving you the service you expect.

29



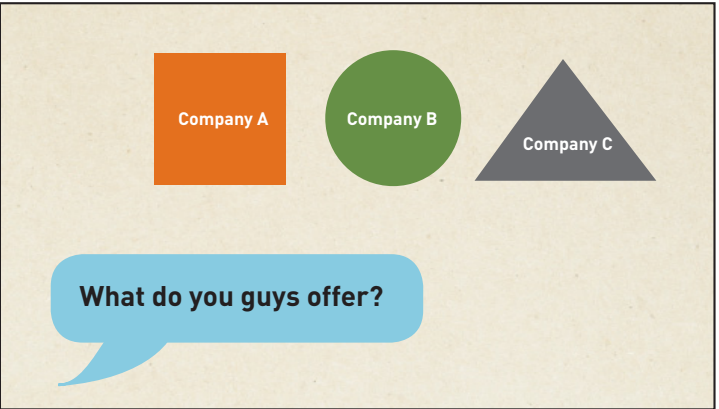
Here's a tip: Ask them what their current customers say about their experience. See how they respond.

30



Does the company offer any discounts or additional innovative benefits?

31



Every company is different. Be sure to ask the company you're considering what they can offer.

32



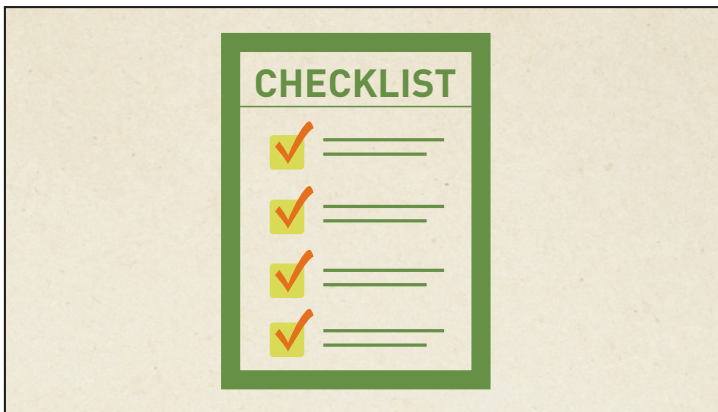
Once I have Medicare Supplement Insurance, can I change plans if my needs change?

33



Some companies allow you to change plans at any time, others don't. So make sure to ask "What is your policy?"

34



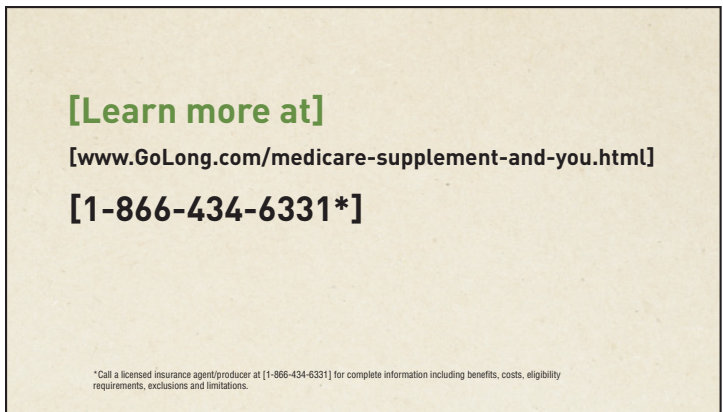
Now that you've gone through this checklist, you can hopefully make a more informed decision and

35



choose the Medicare Supplement plan that's right for you.

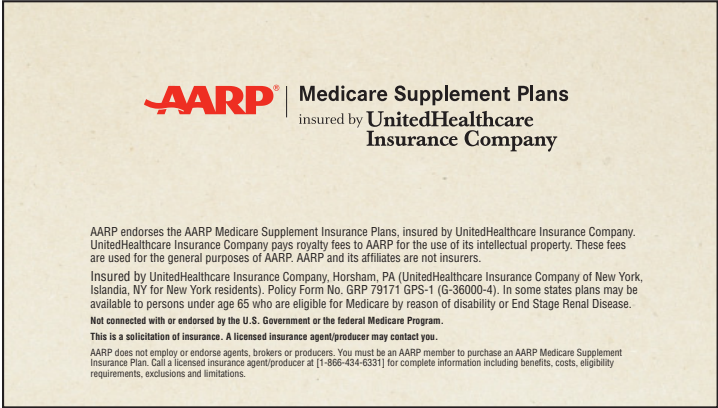
36



[To learn more, visit www.GoLong.com/medicare-supplement-and-you.html or call 1-866-434-6331 to request a free guide.]

FRAME 33 LEGAL: (Use the typeface Helvetica Medium Condensed)
If you choose to change plans, you may be underwritten and may not be accepted into the plan (except for MA, NY and VT where there is ongoing open enrollment.)

FRAME 36 LEGAL PRINTED LARGE ON PAGE 4



Brought to you by AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company.



When you're going the distance,



it's nice to have the expertise and commitment



to go long with you. Go Long.

FRAME 9 LEGAL: (Use the typeface Helvetica Medium Condensed)

The following Exclusions and Limitations information is for residents of Arizona, Idaho, Kansas, Maryland, Oklahoma and Texas. Benefits provided under Medicare. Care not meeting Medicare’s standards. Injury or sickness payable by Workers’ Compensation or similar laws. Stays or treatment provided by a government-owned or operated hospital or facility unless payment of charges is required by law. Stays, care, or visits for which no charge would be made to you in the absence of insurance. For Arizona, Kansas and Oklahoma residents: Stays beginning, or care or supplies received, before your plan’s effective date. For Idaho residents: Any portion of hospital or skilled nursing facility stay that takes place prior to your plan’s effective date. Medical expenses incurred before your plan’s effective date. For Maryland and Texas residents: Any period of hospital or skilled nursing facility stay that occurs prior to the effective date. Care or supplies received before your plan’s effective date. For Arizona, Idaho, Kansas and Oklahoma residents: Any stay which begins, or medical expenses you incur, during the first 3 months after your effective date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan’s effective date. For Maryland and Texas residents: Expenses you incur during the first 3 months after your effective date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan’s effective date.

FRAME 37 LEGAL: (Use the typeface Helvetica Medium/Bold Condensed)
First section is larger font size - also note Medium and Bold sections

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

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This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

AARP does not employ or endorse agents, brokers or producers. You must be an AARP member to purchase an AARP Medicare Supplement Insurance Plan. Call a licensed insurance agent/producer at [1-866-434-6331] for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

FRAME 36 LEGAL: (Use the typeface Helvetica Medium/Bold Condensed)

*Call a licensed insurance agent/producer at [1-866-434-6331] for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

SERFF Tracking #:	UHLC-128731622	State Tracking #:		Company Tracking #:	VDO10001ST
State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010				
Product Name:	GROUP MEDICARE SUPPLEMENT				
Project Name/Number:	ADVERTISING/VDO10001ST				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	STATEMENT OF VARIABILITY	Filed-Closed	10/23/2012
Comments:			
Attachment(s):			
SOV for videos no component code.pdf			

STATEMENT OF VARIABILITY

Educational Videos

The Basics of Medicare

Variable	Description
Frame 39: storyboard and script [www.GoLong.com/learn-about-medicare-html]	This is url where you can find more information about Medicare. This could change in the future
Frame 39: storyboard and script [www.Medicare.gov]	This is url where you can find more information about Medicare. URL may change
Frame 39: storyboard and script [1-800-317-8152]	This is phone number that you can call for more information. Telephone number may change
Frame 39: Call a licensed insurance agent/producer at [1-800-317-8152] for complete information....	This is phone number that you can call for more information. Telephone number may change
Frame 40: Disclaimer: paragraph 5 [1-800-317-8152]	Telephone number may change
Frames 41,42,43 storyboard (GoLong.com)	This is url where you can find more information about Medicare. URL may change

Shopping for Medicare Supplement Plans

Variable	Description
Frame 36: [Learn more at]	Wording might change
Frame 36: storyboard: [www.GoLong.com/medicare-supplement-and-you.html]	This is url where you can find more information about Medicare supplement plans. URL may change
Frame 36: [1-866-434-6331*]	This is phone number that you can call for more information. Telephone number may change
Frame 36: script: [To learn more, visit www.GoLong.com/medicare-supplement-and-you.html or call 1-866-434-63331 to request a free guide]	This is url where you can find more information about Medicare supplement plans. URL may change.
Frame 36: Call al licensed insurance agent/producer at [1-866-434-6331] for complete information	This is phone number that you can call for more information. Telephone number may change
Frame 37: Disclaimer: paragraph 5 [1-866-434-6331]	Telephone number may change
Frame 38,39,40 [GoLong.com]	This is url where you can find more information. Telephone number may change